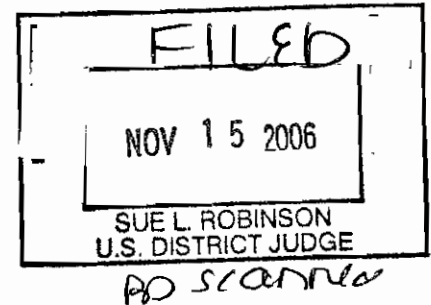


Joan T. Kloth
37 Winter Haven Drive, Apt. 1
Newark, DE 19702

Judge S. L. Robinson
District Court
844 North Kings Street
Wilmington, DE 19801



RE: Docket No. 06-244-SLR

November 13, 2006

Dear Judge Robinson:

As per the Court Clerk this morning, I am writing to you concerning the above captioned case. As a pro-se, my legal expertise is a bit compromised, but I will do my best to represent the situation. Throughout this process, I had been advised to not present any evidence/exhibits that I had, until I got to court. But after speaking with the court clerk, who told me you would be deciding on the Dismissal of the Case first without going to court, I realized I needed to send you evidence that I am a resident.

To begin with, I am hoping by now, you have at least reviewed the case and have realized that the defendant, Southern Christian University, now known as Regions University, was served a complaint on July 28th. They had 20 days to answer, which would have brought them to the date of August 17th. However, I gave them 69 days to answer. On the 69th day, I filed a Summary/Default Judgment upon them for failing to answer the complaint. The defendant hired an attorney on the day they were served with this Motion for Summary/Default Judgment. This attorney has subsequently ignored that they are beyond the time limit and instead is trying to have the case dismissed by claiming that I do not reside in DE, and did not reside in DE during any of my schooling.

Please find attached to this letter a copy of not only my lease for my apartment but a recent court order from the JP courts, awarding me Summary Possession and Retaliatory Eviction against my landlord, Chelsea on the Square also known as 896 Associates. In addition, I had been residing down here in temporary housing since February 2005 at 915 Devon Road, Newark, DE with the Phibbs family. I do not want to bombard you with all my evidence, but I also have utility bills, unemployment checks, as well as pay stubs for employment down here. The reason they could find no information on me in DE is because my phone number is unlisted and thus so is my address information.

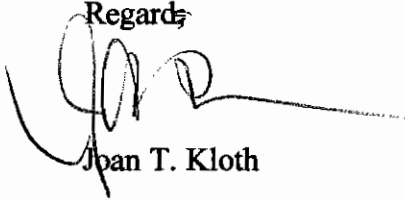
I am very distraught by this whole situation with my school. I worked so hard to keep my 3.9 GPA. And I am literally less than a class away from my degree. But because of my school's refusal to assist me in finding a clinical training site, which is like a doctor without a residency, I can never get my degree and thus never be a licensed counselor. Transferring is also not possible as I can only transfer 9 of the 57.23 credits that I have and thus it would be like starting all over, including starting over with more student loans. My school was repeatedly notified that I was having a horrible time finding a clinical site and refused to help me until I contacted the Accreditation Agency that oversees them. Even with this, they made only two non-productive phone calls and

refused to acknowledge this. Ultimately, I contacted over 110 sites between Connecticut, New York, New Jersey and Delaware. But because my school refused to create a personal rapport with any of them, no one would take me.

So here I sit with over \$58,000 in student loans for a degree I cannot get unless I have another \$58,000 to pay a another school off with so that they will accept all of my credits, if they will even do that. I have lost a livelihood that would have solved my visual impairment problems. And I wasted 3 years in school, loosing any income I could have made during that time.

Please this has destroyed enough of my family's lives and to allow the defendant to continue to destroy our lives by leaving me with all these financial damages for a degree I cannot complete, is heart-breaking enough. But to add insult to injury with \$58,000 in student loans for this lost degree is devastating. Please find in my favor and stop the school from doing this to another innocent student.

Regards,

A handwritten signature in black ink, appearing to read 'Joan T. Kloth', with a long horizontal flourish extending to the right.

Joan T. Kloth



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37 Winter Haven Dr. Apt. 1
Newark, DE. ~~19702~~ 19702

Judge S.L. Robinson & District Court
844 N. King St.
Wilmington, DE 19801

**RETURN RECEIPT
REQUESTED**

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